



FARMERS' MARKET NUTRITION PROGRAM

2015 Training



Shelby Watson Hampton
Agricultural Marketing Specialist
Maryland Department of Agriculture



PLEASE SIGN IN!



FARMERS' MARKET NUTRITION PROGRAM (FMNP) OVERVIEW

- The FMNP program is a USDA Supplemental Nutrition Grant Program
- The USDA provides grants to state agencies to provide checks to low-income participants
- Two programs funded: Women, Infants and Children (WIC) (FMNP) and Seniors (SFMNP)
- Checks can be used to buy **fresh fruits, vegetables, cut herbs and honey (Seniors only)** at farmers' markets
- In 2014, farmers received more than \$500,000 through the two programs.



FARMER ELIGIBILITY & REGISTRATION

Authorized FMNP Farmers must meet the following standards:

- ❖ The farmer must complete the Maryland FMNP Farmer Application & Agreement.
- ❖ The farmer must agree to abide by all FMNP rules.
- ❖ The farmer must sell fruits, vegetables and/or cut herbs and honey (seniors only) grown only in Maryland, Virginia, West Virginia, Delaware or Pennsylvania at a Maryland Farmers Market.
- ❖ The farmer must not accept FMNP checks for agricultural produce obtained from wholesale distributors. FMNP checks can only be accepted as payment for produce grown by the authorized farmer.
- ❖ The farmer must be in compliance with all applicable federal, state, and local governmental laws and regulations and obtain all necessary licenses and permits.

Farmer Application & Agreement is due to Shelby Watson **no later than April 30.**



WIC & SFMNP

KEY DATES

- **March 25:** Market information due
- **April 30:** Farmer FMNP applications due
- **June - July :** Checks issued to eligible participants (WIC & Seniors)
- **June 1:** First date that farmers may accept checks at markets or on-farm stands
- **November 30:** Last date that farmers may accept checks at markets or on-farm stands
- **December 5:** Last date that farmers may deposit checks for 2014 season



WHAT WAS NEW IN 2014 & WILL CONTINUE FOR 2015

- FMNP + FVC joint application & enrollment
- No longer authorizing Farmers' Markets
- Farmers must submit a list of markets that they participate in every year
- Farmer authorization is now 3 years
- Checks may be accepted at farm stands only if the farmer sells at a Farmers' Market
- Color of checks



TRAINING

- Required 1st year in program
- Then once every 3 years thereafter
- MDA offers many training dates each year from March – July throughout the state and online
- Dates are posted on Maryland's Best, Maryland WIC and sent to renewing farmers



HOW THE FMNP PROGRAMS WORK



MDA provides checks to DHMH & DOA



DOA distributes checks to eligible Seniors



DHMH distributes checks to eligible WIC participants



Participants use checks to buy produce from FMNP authorized farmers at markets



ELIGIBLE FOODS

WIC: Eligible foods include all locally grown fruits, vegetables and cut herbs **except honey** grown by the authorized farmer. Eligible foods may not be processed or prepared beyond their natural state except for usual harvesting and cleaning processes.

Seniors: all of the above + honey



INELIGIBLE FOODS



FARMERS ARE REQUIRED TO
DISPLAY THEIR FARM NAME
& THE FARMERS MARKET
NUTRITION PROGRAM SIGN

**OLD
MACDONALD'S
FARM**

**This sign lets WIC customers
know they can spend their
FVCs at your stand.**

**Farmers Market
Nutrition Program**
(FMNP – WIC & Seniors)
**Checks
and
WIC Fruit &
Vegetable Checks**
WELCOME HERE



Sponsored by:

Maryland WIC Program 1-800-242-4WIC (4942)

Maryland Department of Agriculture 1-800-495-5590

Maryland Department of Aging 1-800-243-3425

USDA is an equal opportunity provider and employer.

PARTICIPANT INFORMATION

Must qualify based on income (185% of federal poverty level)
Must have proof of residency in Maryland

WIC - \$20




- Applicants must be pregnant women, infants, or children up to 5 years and have a nutritional need
- WIC participants receive nutrition education, breastfeeding support, health screenings & referrals to other community support programs
- Can sign up at [WIC clinics](#)

SENIORS - \$30

- Applicants must be 60 or over
- Must certify income eligibility on application form
- Can sign up at participating [Senior Centers](#)






FMNP (WIC)

Maryland 2015 Farmers' Market Nutrition Program Pay to the order of authorized Maryland Farmers' Market Vendor Farmer must deposit no later than December 5, 2015 NOT VALID AT GROCERY STORES Good for the purchase of fresh, locally grown vegetables, fruits, and cut herbs from a FMNP Vendor. Any other use constitutes fraud.		Account # 806629 75-1248/919 700001
 Check out our Farmers Market Finder site on your mobile phone at http://farmersmarketfinder.ub1.co/ 	STAMP AUTHORIZED FMNP VENDOR NUMBER HERE	FIRST DATE OF USE LAST DATE OF USE 6/01/15 11/30/15 PAY EXACTLY \$ 5.00 NO CHANGE GIVEN
CITIZENS ALLIANCE BANK • HOWARD LAKE BRANCH • CLARA CITY, MN 56222		PARTICIPANT'S SIGNATURE 

⑈ 700001 ⑈ ⑆091912482⑆ 806629⑈

SFMNP (Seniors)

Maryland 2015 Senior Farmers' Market Nutrition Program Pay to the order of authorized Maryland Farmers' Market Vendor Farmer must deposit no later than December 5, 2015 NOT VALID AT GROCERY STORES Good for the purchase of fresh, locally grown vegetables, fruits, honey, and cut herbs from a SFMNP Vendor. Any other use constitutes fraud.		Account # 806637 75-1248/919 200001
 Check out our Farmers Market Finder site on your mobile phone at http://farmersmarketfinder.ub1.co/ 	STAMP AUTHORIZED FMNP VENDOR NUMBER HERE	FIRST DATE OF USE LAST DATE OF USE 6/01/15 11/30/15 PAY EXACTLY \$ 5.00 NO CHANGE GIVEN
CITIZENS ALLIANCE BANK • HOWARD LAKE BRANCH • CLARA CITY, MN 56222		PARTICIPANT'S SIGNATURE 

⑈ 200001 ⑈ ⑆091912482⑆ 806637⑈

PROCESSING FMNP & SFMNP CHECKS AT THE MARKET

- Farmers or employees must check the identification folder for WIC participants
- No ID is needed for Seniors
- Make sure participant or Senior has signed the check
- Farmer may add to product to make up the difference
- **No cash change may be given**
- Participants can buy other products with their own money



The image shows a 'MARYLAND WIC PROGRAM Participant Identification Folder'. It has a green border and a pink header. The main body is white with a table for participant information. The table has two columns: 'Name of Participant (print)' and 'WIC ID Number'. Two entries are visible: 'Doe, Jane' with ID '200 418 731' and 'Doe, Infant' with ID '200 123 457'. Below the table is a section titled 'PERSONS AUTHORIZED TO SIGN WIC CHECKS' with a signature line for 'Jane Doe' and a date line. At the bottom, it says 'BALTIMORE CITY HEALTH DEPT. WIC PROGRAM 425 N. EIGHT STREET BALTIMORE, MD 21201' and '3030'. A note at the bottom says 'Bring this ID Folder to all WIC appointments and to the store when you shop for WIC foods.'



2015 RULES & REGULATIONS

- ❖ FMNP checks can only be redeemed for fresh fruits, vegetables, fresh cut herbs and honey (seniors only) grown by the farmer applicant. Checks cannot be redeemed for tropical fruits, citrus fruits, baked goods, jams, jellies, cider, flowers, plants, eggs, nuts, cheese, meats, seafood, crafts, etc.
- ❖ FMNP checks can only be redeemed at farmers' markets as defined by the Maryland Department of Agriculture (MDA). Farmers may only redeem FMNP checks at private farm stands if they also sell at a farmers market. Only authorized FMNP farmers can redeem checks. Authorized FMNP farmers cannot accept FMNP checks from unauthorized farmers or vendors.
- ❖ All authorized FMNP farmers are required to display the "WIC & Seniors Farmers' Market Nutrition Program" sign and **their associated farm name**.
- ❖ Authorized FMNP farmers agree to meet with WIC and Senior FMNP check distribution coordinators in their respective market area, to exchange market information and check distribution information. These meetings are subject to prior arrangement and work schedules of the participants.



- ❖ Authorized FMNP farmers cannot charge FMNP customers more for their fruits, vegetables, fresh cut herbs and honey than they charge other customers. FMNP customers must be shown the same courtesies as all other customers and FMNP authorized farmers agree not to discriminate against any FMNP customer on the basis of race, color, national origin, age, sex, handicap or disability.
- ❖ FMNP checks cannot be exchanged for cash or change. Whenever possible, authorized FMNP farmers should help FMNP customers use the full value of their checks by making up the difference with additional produce items. The FMNP customer must pay the difference when the purchase exceeds the value of the check(s).
- ❖ Authorized FMNP farmers must check the customer's WIC Identification folder. FMNP checks must be signed in the presence of the FMNP authorized farmer and the signatures must match the WIC identification folder.
- ❖ FMNP checks are valid from June 1, 2015 through November 30, 2015. Authorized FMNP farmers will not be reimbursed for checks accepted after November 30, 2015. All FMNP Checks must be deposited at the bank no later than December 5, 2015.



Our paying bank **will not** honor FMNP checks which are missing farmer stamps, have an unreadable farmer stamp, invalid farmer stamp, missing FMNP participant signature, checks which have been torn, marked “VOID” or altered in any way, or checks issued in a prior year or checks that have expired.

QUANTITIES ONLY:		PARTICIPANT OR PROXY SIGN FOR PRICE C
12) canned beans, peas, or lentils OR 18 oz or less peanut butter		Missing Signature Do Not Redeposit
1 concentrate juice		
1 free (nonfat) fluid milk		
15-1144 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY	
X		



Please always double check your checks before depositing them.



MORE INFORMATION

- Handouts available for 2015 season:
 - General program & participant information
 - MDA FMNP Rules & Regulations
 - 2015 FMNP Farmer Application Form & Agreement
- MDA Farmers' Market page:
http://mda.maryland.gov/maryland_products/Pages/farmers_market_dir.aspx
- USDA WIC Program:
 - <http://www.fns.usda.gov/wic/>
- USDA Seniors Program:
 - <http://www.fns.usda.gov/wic/SeniorFMNP/SFMNPmenu.htm>



ONLINE INFORMATION



Maryland Products

- > Advertising Agricultural Products as Local or Locally Grown
- > Farm to School
- > Farmers Market
- > Fruits and Vegetables
- > Grain
- > Hay and Straw Directory
- > International Trade
- > International Buyers
- > Nurseries & Plant Dealers
- > Organic Certification Program
- > Poultry & Eggs
- > Renewable Fuels
- > Turf & Seed
- > Wine & Grapes
- > Specialty Crop Grants

Contact Information

Shelby Watson
Program Coordinator

Telephone: 410-841-5776

Related Information

-  [So You Want to Start A Farmers Market](#)
- [2014 Farmers Market Conference](#)

On the Web

Maryland Farmers Market Information



Note: Registration for the 2015 Farmers Market Conference is FULL! If you missed the registration deadline, conference materials and a video of all conference speakers will be available here after the conference.

To locate a farmers market on Maryland's Best:

- Go to <http://marylandsbest.net/>
- Click on the "Find Me Local" tab
- Select "Farmers Market" from the "Search by Category" section
- Choose other search parameters to narrow your results - such as county, within a radius of your location, market name, or markets where federal nutrition programs benefits like the Farmers Market Nutrition Program are accepted by authorized farmers.

2015 Farmers Market Directory coming soon! Download a printable PDF here: [2014 Maryland Farmers Market Directory](#) Maryland WIC  [Farmers' Market Cookbook](#)

POINTS OF CONTACT

○ MDA:

Shelby Watson
FMNP Administrator
50 Harry S Truman Pkwy.
Annapolis, MD 21401
Phone: (410) 841-5776
Email:

shelby.watson@maryland.gov



○ DOA

Judy Simon
Nutrition & Health Promotion
Programs Manager
301 W. Preston Street, Suite 1007
Baltimore, MD 21201
Phone: 410-767-1090 or
1-800-243-3425, ext. 71090
Email: JSimon@ooa.state.md.us

○ DHMH

Terri Buckler
MD WIC Program
201 W. Preston St., 1st Floor
Baltimore, MD 21201
Phone: (410) 767- 5722
Email: terri.buckler@maryland.gov



MARYLAND WIC PROGRAM

2015 WIC Farmer Training

WIC

Farmers' Market



OBJECTIVES

This WIC Program farmer training session is designed to help you understand and gain knowledge about:

- The Maryland WIC Program
- The WIC Fruit and Vegetable Check (FVC) Transaction
- The WIC Farmer Handbook



WHAT IS WIC?

WIC (Women, Infants, and Children) is a supplemental nutrition program funded by the U.S. Department of Agriculture and is administered in Maryland by the Department of Health and Mental Hygiene. WIC services are provided in Maryland to nearly 145,000 eligible participants at 18 WIC Local Agencies with 85 clinics statewide.



FVC Overview & Role of the Farmer

- Only a small percentage of FVCs are redeemed at farmers markets; the majority are accepted at authorized grocery stores
- Participants receive other checks in addition to FVCs such as checks for milk or cereal.
- As a WIC authorized farmer you play a **key** role in ensuring that WIC Participants can purchase fresh fruits and vegetables with the FVC checks they receive from the WIC Program.
- There are important differences between the FMNP checks and the WIC FVC.
- Farmers must participate in FMNP to accept FVCs.



What to sell

WIC participants may purchase any produce with their FVC except: fruit baskets, herbs, dried fruit, salad kits, fruit or vegetables with dip. (See Handbook for more details)



Participant ID Folder

MARYLAND WIC PROGRAM
Participant Identification Folder

Names of Participants (print)	WIC ID Number
Doe, Jane	200 418 731
Doe, Infant	200 123 457

Better nutrition choices for a brighter future

MARYLAND WOMEN, INFANTS & CHILDREN PROGRAM

PERSONS AUTHORIZED TO SIGN WIC CHECKS

Jane Doe
Head of Household (print)

Jane Doe
Signature

Proxy (print)

Signature

Proxy (print)

Signature

If this folder is found, please contact the local WIC agency below:

BALTIMORE CITY HEALTH DEPT.
WIC PROGRAM
621 N. EDEN STREET
BALTIMORE, MD 21205
Local WIC Agency: (410) 336-9427

3030
Folder valid only with Stamp here.

Bring this ID Folder to all WIC appointments and to the store when you shop for WIC foods.

Participants must show you their WIC ID folder **prior** to making purchases. **No other identification is necessary.**

There must be at least one name (first and last) with a WIC I.D. number. There may be as many as six names, each with a different number. The check being used must match a name and I.D. number listed here.


NOTE: There are instances in which a participant number will not appear on the check (For example: the WIC Participant has been issued manual checks)

There must be **at least** one signature and there may be up to three. One signature **must match the signed name** on the WIC check.

There must be a local agency identification stamp. (If a participant leaves their folder at your stand call the phone number stamped on the folder.)



The WIC FVC

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW							
	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER	
	111101	200 708 439	Test, Friday			65730059	
	FIRST DATE TO SPEND	July 04, 2013	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND	August 03, 2013	
CATEGORY: PG TO BE USED FOR THESE ITEMS & QUANTITIES ONLY: PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY <div style="border: 1px solid black; padding: 10px; margin: 10px 0;"> 10 (Ten) dollars for Fruits and Vegetables <h2 style="text-align: center;">Also accepted by WIC Farmers</h2> </div>						CASHIER FILL IN EXACT AMOUNT OF SALE	
						DOLLARS	CENTS
<div style="display: flex; justify-content: space-between;"> <div> Maryland WIC Program Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610 </div> <div> 75-1248 919 X </div> </div>						CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR	
						VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	

The WIC Program began issuing FVCs to participants in October of 2009. Participants may only use FVCs at WIC authorized grocery stores and at FMNP authorized farmers selling at approved locations. WIC FVCs are issued in \$8, \$10, and \$15 denominations.




The Fruit and Vegetable Check

- FVC face values are \$8, \$10 and \$15.
- FVCs may only be used for the purchase of allowed fruits and vegetables (Please see your Farmer's Handbook).
- FVCs can only be accepted between the first and last date to spend! (filling in the *date redeemed* field is optional).
- FVC purchases may be combined with cash purchases (*if the total of the items being purchased exceeds the value of the check(s), the customer can make up the difference*)
- **NEVER** fill in a purchase amount on an FVC that is higher than the face value! If you do, the FVC **will be rejected** for payment by the bank.
- No cash is given to the WIC participant if the purchase amount is less than the FVC face value!
- WIC participants may use FVCs and FMNP checks at Farmers' Markets & on-Farm Stands with authorized farmers.



What to Look For on a FVC

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)		CHECK NUMBER
	111101	200 708 439	Test, Friday		65730059
	FIRST DATE TO SPEND	July 04, 2013	DATE OF USE ONLY	LAST DATE TO SPEND	August 03, 2013
CATEGORY: PG					EXACT SALE
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY:					DOLLARS
10 (Ten) dollars for Fruits and Vegetables					CENTS
Also accepted by WIC Farmers					\$
SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY					CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR
Maryland WIC Program Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610					VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND

FVCs have a first date to spend, and last date to spend.

FVCs must be deposited within 30 days of the last date to spend.

FVCs show their face value (Do not fill in more than the face value!)

Look for the "Fruits and Vegetables" watermark




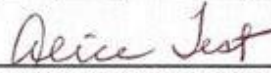
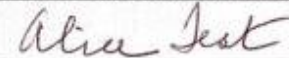
FVC Corrections

- Corrections to the WIC FVC must be made at the time of the transaction.
- Draw a single line through the incorrect price (do not attempt to trace over the price or draw multiple lines!)
- Write the correct price directly above the incorrect price.
- Have the customer sign on the correction authorization line.
- If you believe you have followed the proper procedures and the FVC is still rejected, please send it to the State Office for review within 45 days of the last date to spend on the check using the FVC reimbursement form found in the WIC Farmer Handbook.



Proper FVC Correction Example

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)				CHECK NUMBER
	111101	200 835 092	Test, Alice R.				75154788
	FIRST DATE TO SPEND	February 23, 2015	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND	March 17, 2015	CASHIER FILL IN EXACT AMOUNT OF SALE
CATEGORY: C2 TO BE USED FOR THESE ITEMS & QUANTITIES ONLY: 8 (Eight) dollars for Fruits and Vegetables Also accepted by WIC Farmers						PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY  DOLLARS 8 00 CENTS 8 50 S	
Maryland WIC Program Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610						CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR	
SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY X 						VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	


⑈ 75154788⑈ ⑆091912482⑆ 806610⑈

A single line is drawn through the incorrect price. The correct price is written direction above the incorrect price. The WIC customer must sign again on the price correction line.



Improperly Corrected Check Example

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER
	010103	200 292 952	DOE, MIKA N.			44649227
FIRST DATE TO SPEND		January 1, 2010	DATE DEEMED	STORE USE ONLY	LAST DATE TO SPEND	CASHIER FILL IN EXACT AMOUNT OF SALE
					February 19, 2010	
CATEGORY: PG TO BE USED FOR THESE ITEMS & QUANTITIES ONLY: 10 (Ten) dollars for Fruits and Vegetables Also accepted by WIC Farmers						DOLLARS 10 CENTS 00
PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY (Signature)						CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR
Maryland WIC Program Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY (Signature)			VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND	

⑈44649228⑈ ⑈091912482⑈ 806610⑈

Do not use X's or attempt to trace over the incorrect price. In this example, the customer was not asked to sign on the price correction line. These mistakes will cause the bank to reject the FVC for payment.




Simple FVC Payment Rules

- **NOTE: FVCs must be deposited in the bank within 30 days of the last date as specified on the front of the check.**
- FVCs deposited later than 30 days from the last date to spend will be rejected by the bank and cannot be paid!
- FVCs rejected **for any reason other than being accepted prior to or after the dates to spend or missing signature** may be submitted to the State WIC office for payment review.
- FVCs submitted for payment review must be submitted within 45 days of the last date to spend as specified on the front of the FVC.



WIC FVC & FMNP Comparison

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN ARTIFICIAL WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

	AGENCY	PARTICIPANT ID NO.	NAME OF PARTICIPANT (LAST, FIRST, M.I.)			CHECK NUMBER
	111101	200 708 439	Test, Friday			65730059
	FIRST DATE TO SPEND	July 04, 2013	DATE REDEEMED	STORE USE ONLY	LAST DATE TO SPEND	August 03, 2013

CATEGORY: PG

TO BE USED FOR THESE ITEMS & QUANTITIES ONLY: _____ PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY _____

10 (Ten) dollars for Fruits and Vegetables

Also accepted by WIC Farmers

Maryland WIC Program Payable through FSMC An Affiliate of Security State Bank Howard Lake, MN 55349 Account Number: 806610	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY	CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR
	X		

VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SPEND

Maryland 2015 Farmers' Market Nutrition Program

Pay to the order of authorized
Maryland Farmers' Market Vendor
 Farmer must deposit no later than December 5, 2015
 NOT VALID AT GROCERY STORES

Good for the purchase of fresh, locally grown vegetables, fruits, and cut herbs from a FMNP Vendor. Any other use constitutes fraud.

Account # 806629
 75-1248/919

700001

FIRST DATE OF USE: 6/01/15
 LAST DATE OF USE: 11/30/15

PAY EXACTLY
\$ 5.00
 NO CHANGE GIVEN

STAMP AUTHORIZED FMNP

VENDOR NUMBER HERE

PARTICIPANT'S SIGNATURE _____




Check out our Farmers Market Finder site on your mobile phone at <http://farmersmarketfinder.cb1.co/>

CITIZENS ALLIANCE BANK • HOWARD LAKE BRANCH • CLARA CITY, MN 56222

700001 0919124821 806629



FVC and FMNP Check Comparison

- The chart on the following slide provides a comparison of the differences between the WIC FVC and the FMNP Check.
- It is important to understand the differences in the procedures for accepting these checks.
- Questions about the FVC should be directed to 410-767-5722.
- Questions about the FMNP check should be directed to 410-841-5770.



Comparison Between WIC Fruit & Vegetable Checks (FVC) and Farmers' Market Nutrition Program (FMNP) Checks

	FVC WIC Fruit & Vegetable Checks	FMNP Farmers' Market Nutrition Program Checks
<i>When Issued?</i>	Monthly	Once/year during the market season
<i>What are the values of the checks?</i>	\$8 \$10 \$15	\$5 (4 checks totaling \$20)
<i>Can the participant pay cash if the purchase price exceeds the value of the check?</i>	Yes	Yes
<i>Can the participant receive change if the purchase price is less than the value of the check?</i>	No	No
<i>Is the participant's name on the check</i>	Yes	No
<i>Customer Usage</i>	Participant must use check between the dates listed on the checks	Participant may use check anytime between June 1 and November 30
	Farmers are required to write the purchase price on all checks	Price is pre-filled
	Participant must sign checks and present ID Folder	Participant must sign checks and present ID Folder
<i>Product Types</i>	Fruits and Vegetables from any source	Grown in Maryland or contiguous counties of bordering states
	No herbs	Herbs allowed
<i>Deposit Procedure</i>	Farmers are to put assigned FMNP stamp on all FVC checks	Farmers are to put assigned FMNP stamp on all FMNP checks
	Checks need to be deposited within 30 days of the last date-to-spend on check	Farmers can deposit checks anytime between June 1 and December 5
	Farmer responsible for returned check charges if returned by the bank	Farmer responsible for returned check charges if returned by the bank
<i>Agreement with the State</i>	Each individual farmer must have a signed written agreement with the State WIC Program	Each individual farmer must have a signed written agreement with the MD Dept of Agriculture once every three years and provide locations to MDA annually
<i>Training</i>	Each farmer must attend training on regulations and procedures of FVCs in first year of program participation, and every three years thereafter	Each farmer must attend training on regulations and procedures of FMNP in first year of program participation, and every three years thereafter
<i>Questions</i>	Contact the WIC Vendor Unit at 410-767-5242	Contact the Dept of Agriculture at 410-841-5776



Complaint Process

In your Handbook is a copy of the Farmer Complaint Form.

Please use this form to document any difficulties you experience with WIC customers.

Please provide all pertinent information (who, what, when, where, witnesses, etc.) on the form and fax or mail it to the State WIC Office at the number and address on the form. All farmer complaints are handled as soon as possible.

Remember, we can't do anything about the problem if we are not aware of it!



Maryland WIC Farmer Handbook

A Farmer Handbook is issued to all participating WIC farmers.

**MARYLAND WIC PROGRAM &
MARYLAND DEPARTMENT OF AGRICULTURE**



FARMER'S HANDBOOK

2015



Maryland WIC Farmer Handbook

The Farmer Handbook is a valuable resource containing useful information such as:

- ✓ Who to call for help or questions
- ✓ Instructions for processing FVCs
- ✓ Rules and guidelines that WIC farmers must follow
- ✓ Information is also available online at www.mdwic.org



www.mdwic.org

Information for farmers can be found online at www.mdwic.org look for the WIC Farmer page on our website.



The screenshot shows the Maryland Department of Health and Mental Hygiene website. The left sidebar contains a navigation menu with the following items: WIC, PHPA, UNIT LINKS, Benefits, Breastfeeding Services, Contact WIC, Eligibility, Employment, Fraud & Abuse, Health Care Providers, How to Apply, Links, Nutrition, Vendors, WIC Advisory Council, and WIC farmers. A green arrow points to the 'WIC farmers' link. The main content area is titled 'Maryland WIC Farmers' and contains the following text:

The WIC Program is now issuing checks to purchase fresh produce. Applications are now being accepted from farmers to become authorized by the Maryland WIC Program to accept WIC Fruit and Vegetable Checks (FVCs) at participating Farmers' Markets.

The WIC Farmers' Market Nutrition Program issues \$20 worth of checks for the six month season while the WIC FVC provides moms with \$10.00 a month and \$8.00 per child for the purchase of fruits and vegetables all year long. As a Farmers' Market Nutrition Program authorized farmer, you can accept WIC FVCs at your farmers' market if you follow the steps below:

- Complete the Farmer's Application (available below)
- Submit the application and agreement to:
FMNP Coordinator
Maryland Department of Agriculture
50 Harry Truman Pkwy
Annapolis, MD 21401
- Read and sign an Agreement for Farmer to Accept WIC Fruit and Vegetable Checks
- Attend a mandatory 1 hour training session

Farmer's Application and Agreement for Farmer to Accept WIC Fruit and Vegetable Fruit and Vegetable Check and FMNP Check Comparison Chart
WIC Farmer Handbook
Annual Maryland Farmers' Market Conference
2014 Maryland FMNP/FVC Training Dates

The page also features a circular photo of two women standing in front of a display of fresh produce, including pumpkins and gourds. At the bottom of the page, there are logos for 'Maryland's Best' and 'Farmer's Market Directory', and a footer with contact information for Terri Buckler and Shelby Watson.

Who to Call

Farmer Management:

Maura Shea
Chief, Vendor Operations and Program Support
410-767-5258

Maura.shea@maryland.gov

Authorization & Training:

Terri Buckler
Vendor Training Specialist
410-767-5722

Terri.buckler@maryland.gov

Andrea Tompkins
Vendor Authorization and Training Specialist
410-767-5251

Tiasha.taylor@maryland.gov

Check reimbursement:

Mail To:

DHMH
WIC PROGRAM
ATTN: SHARON GIBBS
201 W PRESTON ST. 1st Floor
BALTIMORE MD 21201
1-800-242-4942
410-333-5683 FAX



FREQUENTLY ASKED QUESTIONS

Can you redeem the FVC for cash or credit instead of food?

No. You cannot redeem, buy or exchange the FVC for cash or credit. Remember: change cannot be provided if your customers spends less than the amount on their FVC.



FREQUENTLY ASKED QUESTIONS

Should a participant sign a WIC FVC before the farmer has entered the amount of the purchase on the check?

No. Participants should sign the FVC only after the purchase amount has been entered on the check.

Signatures must be in blue or black ink only.

Never ask for a signature first! **Never** accept a pre-signed FVC. Be sure to match the signature on the WIC check with that on the ID folder.



FREQUENTLY ASKED QUESTIONS

Should a farmer ask a participant for identification other than the WIC ID folder?

No. The WIC ID folder is the only identification needed.

FREQUENTLY ASKED QUESTIONS

Should a farmer accept a FVC if the customer does not have an ID folder?

No. Each customer must present a WIC ID folder at the time of the transaction.

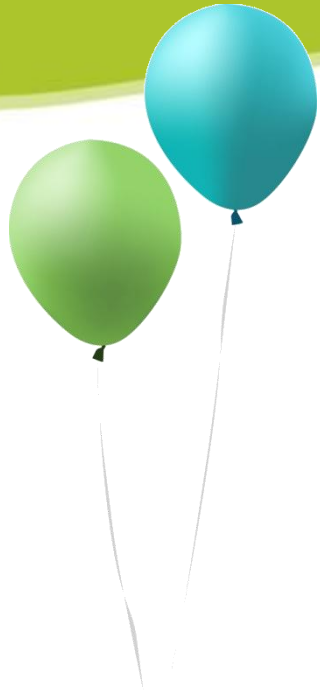
No Folder, No Transaction!



FREQUENTLY ASKED QUESTIONS

Any other questions?

CONGRATULATIONS!



**You Have Successfully
Completed
WIC FMNP & FVC Farmer
Training!**

